

ABSTRACT

[0096] A user transaction system is provided that includes a personal data device that may serve as an electronic wallet to carry and transfer selected data for exchanges with a transaction provider. Data relating to a particular transaction may be chosen among a plurality of data for various transactions from a consolidated data set. The personal data device may program a transaction card with the data to be conveyed to the provider's reader device. Where the re-programmable card is employed, the card need only be loaded with the data required for the desire transaction and may be thereafter conveniently erased from the card. In addition, other aspects of the present invention relating to the storage and transfer of selected transaction data are described.